

CECIL BANCORP, INC.

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 3135190	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$486	\$463	-4.8%		
Loans	\$381	\$330	-13.1%		
Construction & development	\$82	\$63	-22.8%		
Closed-end 1-4 family residential	\$101	\$102	1.3%		
Home equity	\$16	\$8	-48.2%		
Credit card	\$0	\$0			
Other consumer	\$4	\$2	-29.6%		
Commercial & Industrial	\$14	\$8	-42.5%		
Commercial real estate	\$149	\$136	-9.1%		
Unused commitments	\$11	\$6	-49.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$9	\$19	109.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$2	\$14	473.0%		
Cash & balances due	\$52	\$34	-34.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$444	\$426	-4.2%		
Deposits	\$359	\$340	-5.3%		
Total other borrowings	\$65	\$65	0.0%		
FHLB advances	\$64	\$64	0.0%		
Equity					
Equity capital at quarter end	\$42	\$37	-10.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.9%	7.0%	--		
Tier 1 risk based capital ratio	9.9%	9.1%	--		
Total risk based capital ratio	14.5%	13.9%	--		
Return on equity ¹	-8.1%	-13.2%	--		
Return on assets ¹	-0.7%	-1.1%	--		
Net interest margin ¹	4.0%	3.1%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	27.7%	32.8%	--		
Loss provision to net charge-offs (qtr)	437.8%	43.3%	--		
Net charge-offs to average loans and leases ¹	0.5%	2.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	30.6%	37.6%	0.2%	0.9%	--
Closed-end 1-4 family residential	6.3%	7.1%	0.3%	0.0%	--
Home equity	12.6%	9.2%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.2%	0.1%	0.0%	--
Commercial & Industrial	0.0%	2.1%	0.0%	0.0%	--
Commercial real estate	10.8%	3.8%	0.0%	1.8%	--
Total loans	14.3%	11.4%	0.1%	0.9%	--